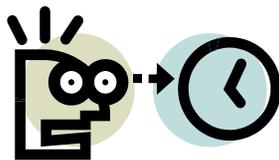


## **RMD Bulletin**

*Knowledge is power...*



# Countdown to Health Insurance Marketplace Open Enrollment!

On October 1, 2013, the Health Insurance Marketplace will open and individuals will be able to apply and enroll in quality, affordable health coverage. With this date quickly approaching, it is essential that we all work to make sure that our clients are aware of their new options for coverage under the Health Care Law, and that they understand how to take advantage of these options.

The Health Insurance Marketplace is a new way to get health care coverage. The Affordable Care Act included the requirement for states to set up their own marketplace, where individuals and small businesses can shop for health insurance on the internet, in person, by phone, or have one set up by the federal government. These marketplaces will help make health insurance much more reasonably priced and easier to get. California's marketplace is called Covered California. It will offer a variety of health insurance plans for purchase to millions of Californians.

Starting October 1st, the Covered California marketplace will be open. California residents will be able to see plan choices, make comparisons among the different health insurance plans, and submit applications for coverage. All health insurance plans offered in the Covered California marketplace must cover certain services called essential health benefits. These include doctor visits, hospital stays, emergency care, maternity care, children's care, prescriptions, medical tests, and **mental health care**. Health insurance plans also must cover preventive care services, like mammograms and colonoscopies, for free.

Most people will get some help with costs. Applicants may qualify for assistance with their monthly premiums and out-of-pocket expenses. There are three financial assistance programs to help ensure everyone can afford health care. These programs are based on income and are available to individuals and families who do not have affordable health insurance from an employer or another government program.

1. **Premium assistance** helps reduce the cost of the insurance premium, which is the amount paid to buy health insurance, usually each month.

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2. **Cost-sharing assistance** reduces the amount of health care expenses an individual or family has to pay when getting care. These expenses include copayments, coinsurance, and deductibles.
3. **Medi-Cal** is a free health insurance program for those who qualify, including people with disabilities and those with annual incomes of \$15,856 or less for a single individual and \$32,499 or less for a family of four.

***Coverage will start as soon as January 1, 2014!***



Please refer to the attached Fact Sheets for additional information related to Covered California. Providers may also call 1 (800) 318-2596, 24 hours a day, 7 days a week, or visit the Covered California website at <http://www.coveredca.com>.

**We're here to help you...**

If you have any questions or require further information, please do not hesitate to contact RMD at (213) 480-3444 or [RevenueManagement@dmh.lacounty.gov](mailto:RevenueManagement@dmh.lacounty.gov).